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2 **EXHIBIT 11**
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28 **EXHIBIT 11**

DECLARATION OF SEAN CHIBNIK

I, Sean Chibnik, hereby declare:

3 1. My name is Sean Chibnik. I have personal knowledge of and am competent to
4 testify as to the facts stated herein by virtue of my position as a Litigation Resolution
5 Analyst for Nationstar Mortgage (“Nationstar”).

6 2. I make this declaration in support of Mortgage Electronic Registration System,
7 Inc. and Deutsche Bank National Trust Company's Motion for Summary Judgment.

8 3. As a Litigation Resolution Analyst, I am familiar with certain systems and
9 databases maintained by Nationstar that contain data regarding certain loans that
10 have been transferred and/or assigned to Nationstar by various loan originators and
11 servicers, including Aurora Loan Services (“Aurora”). This declaration is based upon
12 my review of Nationstar’s systems and databases containing business and servicing
13 records for the loan made to Plaintiff Glenn Galvan. (“Galvan”).

14 4. Entries in Nationstar's systems and databases are made at or near the time of
15 the events recorded by, or from information transmitted by, persons with knowledge.
16 Nationstar maintains and keeps these systems and databases in the ordinary course
17 of Nationstar's regularly conducted business activity, and it is the regular practice of
18 Nationstar to keep and maintain information regarding loans that have been
19 assigned to Nationstar by previous loan originators and servicers. Nationstar's
20 systems and databases consist of records that were made and kept by Nationstar in
21 the course of its regularly conducted activities pursuant to its regular business
22 practice of creating such records. These systems and databases store Nationstar's
23 business records.

24 5. I have reviewed the documents identified in the following paragraphs. I have
25 also reviewed Nationstar's business records related to Galvan's loan.

26 6. Nationstar's business records and my review of the public documents reflect
27 the following:

- 1 a. MERS was previously the nominee under a deed of trust recorded as
2 Document No. 3321342 in Washoe County ("Deed of Trust"). The Deed
3 of Trust and underlying loan borrowed by Galvan are secured by the
4 property located at 7866 Morgan Pointe Circle, Reno, Nevada. *See*
5 **Exhibit A, Deed of Trust.**
- 6 b. On or about April 22, 2010, MERS, as nominee, assigned beneficial
7 interest in the loan and Deed of Trust to Aurora pursuant to the
8 "Corporate Assignment of Deed of Trust" recorded in Washoe County as
9 Instrument No. 3877849 on or about May 4, 2010. *See Exhibit B,*
10 **Corporate Assignment of Deed of Trust.** The Corporate Assignment of
11 Deed of Trust was executed by Theodore Schultz as Vice President of
12 MERS on April 22, 2010.
- 13 c. Aurora has been a MERS Member since October 1998. *See Exhibit C,*
14 **Corporate Resolution.** The Corporate Resolution attached as Exhibit C
15 to this Declaration is a true and correct copy of the Corporate Resolution
16 between MERS and Aurora. The Corporate Resolution allows certain
17 employees of Aurora to sign on behalf of MERS, as Vice President of
18 MERS.
- 19 d. Theodore Schultz was an authorized MERS signor. *See Exhibit D,*
20 **Aurora MERS Signors.** The list of Aurora's authorized MERS Signors
21 attached as Exhibit D to this Declaration is a true and correct copy of
22 Aurora's authorized MERS Signors on April 22, 2010. As an authorized
23 MERS Signor, Theodore Schultz was authorized to execute recorded
24 instruments as Vice President of MERS.
- 25 e. On or about October 11, 2012, Aurora assigned beneficial interest in the
26 deed of trust to Nationstar pursuant to the "Assignment of Deed of
27 Trust" recorded in Washoe County as Instrument No. 4165372 on or
28 about October 22, 2012. *See Exhibit E, Assignment of Deed of Trust.*

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1 f. Nationstar is the current servicer of the Deed of Trust.
2 7. I declare under penalty of perjury that the foregoing is true and correct.
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4 Executed on October 4, 2016.

5 Sean Chibnik
6 (Name) Sean Chibnik
7 (Position) Litigation Resolution Analyst
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